



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application Serial No. 09/669,335
Filing Date September 25, 2000
Group Art Unit 3625
Examiner Naeem U. Haq
Inventor Randy D. Sines, et al.
Assignee eCardless Bancorp Ltd.
Attorney's Docket No. CA67-006
Title: Order File Processes for Purchasing on the Internet Using Verified Order
Information

TRANSMITTAL LETTER AND CERTIFICATE OF MAILING

To: Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

From: Randy A. Gregory
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Enclosed are:

1. PTO Return Postcard Receipt
2. Transmittal Letter and Certificate of Mailing
3. Applicant's Response to Interview Summary Record Mailed April 15, 2004
4. Change of Correspondence Address

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Authorization Re: Deposit Account: The undersigned hereby authorizes the Patent and Trademark Office to charge Deposit Account 502881 for any fees or to credit any overpayments in connection with this application and the papers being filed herewith.

Date: April 27, 2004

Respectfully submitted,
By: Randy A. Gregory
Randy A. Gregory
Reg. No. 30,386
Attorney/Agent for Applicant

CERTIFICATE OF MAILING

I hereby certify the items listed above as enclosed are being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on the below-indicated date:

Dated: 4/27/04

Signature: Jane E. Boone
Name: Jane E. Boone



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APPLICANT'S RESPONSE TO INTERVIEW SUMMARY RECORD
MAILED APRIL 15, 2004

To: Commissioner for Patents
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INTRODUCTORY REMARKS

A telephonic interview was held between Examiner Naeem Haq and Randy Gregory, both applicant and attorney of record, on April 13, 2004. No exhibits or drawings other than those in the file of the application were introduced.

The principle discussion focused on the main claims numbers 28 and 41 which indicate that the transaction identifier in applicant's invention is created

by the purchaser or merchant or between them. This was supported in the most recent argument submitted in applicant's response to office action.

Examiner Haq indicated that he believed the claims now presented represented a change in the invention being defined. Applicant's attorney argued that this was not the case, since Franklin was a newly introduced reference and the amendments were necessitated by application of the Franklin reference.


Applicant pointed out that under the technology described in the Franklin patent, a fraud enabling transaction number was issued by the bank and sent to the customer. The customer then re-transmits the fraud enabling proxy account number to the merchant. Presumably the merchant would then again transfer the proxy charge card number to the bank in seeking confirmation and assurance of payment. It was pointed out that this approach provided numerous instances where an astute internet fraud artist could intercept this information and use it to effectuate a charge against the proxy card number, since the number was fully enabled at the time it is communicated from the bank to the customer.

Additionally pointed out is that the dependent claims discussed the authentication/verification technique which is changeable and prevents interception and reuse at a later time.

Applicant expressed his belief that the Franklin patent does not render the pending claims obvious within the meaning of section 103.

Respectfully Submitted,

Date: April 27, 2004


Randy A. Gregory, Reg. No. 30,386